



THE
**AMERICAN
COLLEGE**
OF FINANCIAL SERVICES®

2025 - 2026

**Student
Handbook**

Revised February 2026

Introduction



Purpose of this Handbook

This student-centered handbook consolidates key policies, procedures, and resources from The American College of Financial Services (“The College and/or TAC”). It is designed as a practical guide for students across the Huebner School and the Irwin Graduate School. Where a policy question arises, the current policy posted by The College always governs. The policies and procedures appearing in this handbook have been approved under the authority of The American College of Financial Services Board of Trustees and constitute the official policy of The American College of Financial Services.

All students pursuing coursework through The College should familiarize themselves with the contents of this handbook. The policies presented herein outline both student rights and student responsibilities. The contents of the handbook may change as necessary to strengthen The College’s procedures and processes. The College reserves the right to revise this handbook at any time. All students pursuing designation and or graduate studies at The College are responsible for knowing and abiding by the terms of this handbook.

Questions related to the handbook may be directed to the Office of the Registrar, Student Experience, The American College of Financial Services, 630 Allendale Road, Suite 400, King of Prussia, PA 19406, registrar@theamericancollege.edu, or by calling 888-263-7265.



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Welcome, Mission, Commitment, & Accreditation

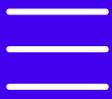


Welcome to The American College of Financial Services. The College equips financial professionals with applied knowledge to improve client outcomes and societal financial well-being.

Mission & Commitment. The College is a nonprofit institution focused on advancing professional education, research, and ethical leadership in financial services. As a mission-driven organization, The College emphasizes academic quality, professional relevance, and student success across designations, certificates, and through a graduate degree. We provide applied financial knowledge and education, promote life-long learning, and advocate for ethical standards for the benefit of society.

As leaders in financial services, we are guided by these principles, and uncompromising in living up to them.

Accreditation. The College is regionally accredited by the Middle States Commission on Higher Education (see [the Accreditation and Institutional Effectiveness information](#) on The College's website). Accreditation helps ensure academic rigor and credit transferability (always subject to the receiving institution).



Code, Canons, Expectations, Conduct, & Ethics



To underscore the importance of ethics for our program completers, all students must adhere to The College's Code of Ethics, which consists of the Professional Pledge and the Canons. A designation may be removed for violations of these standards.

Ethical Foundation. Students are expected to uphold the highest standards of integrity consistent with The College's code of ethics and the professional obligations of the financial services field.

Academic Integrity. All submitted work must be original and reflect the student's own learning. Prohibited conduct includes (but is not limited to): plagiarism, unauthorized collaboration, contract cheating, and misrepresentation in online environments.

Professional Conduct & Community Standards. Students must maintain respectful, professional conduct in all interactions with peers, faculty, and staff—online and in person. Harassment, discrimination, and abusive behavior are prohibited.

Discussion Boards & Online Engagement. Course discussion spaces and web engagements are integral to learning. Expectations typically include:

- Use a professional tone; avoid all-caps, inflammatory or disrespectful language.
- Stay on topic and add value with evidence-based contributions.
- Cite sources where appropriate and follow course citation guidelines.
- Do not post proprietary or confidential information.
- Comply with course-specific participation and netiquette requirements (see your syllabus).

Ethics Across Programs. Designation programs include ethics requirements and attestations; graduate programs require adherence to scholarly standards for research integrity and citation.



Student Information & Privacy



Privacy of Student Records. The Office of the Registrar is responsible for the integrity, privacy, and security of official academic records and for student information privacy compliance. The College's [Privacy Policy](#) explains data collection, use, and disclosure.

Data Sharing & Authorizations. In limited cases and consistent with policy and law, The College may disclose student information to fulfill academic, certification, or compliance purposes. Review any consent or authorization forms required by your program.

Current employers or affiliated organizations. The College may provide student data, including grades and academic progress, to the student's employer/affiliated organization of record for reimbursement, payment, or informational purposes.

CFP Board of Standards. For the purpose of facilitating student registration for the CFP® Certification Examination, the Office of the Registrar will send to the CFP® board weekly reports listing those students who have successfully completed The College's CFP.®

Certification Education curriculum during the previous month. The report will include the students' names and email addresses, the last four digits of each student's Social Security number, and the date of curriculum completion.

- Students who wish the CE credits they earn reported to their state.
- Any organization or person authorized by the individual to receive the information.
- Any authorized legal or governing body or representative under circumstances where The College is compelled to comply with the release of personal information.
- Any other individual or entity as permitted by law, when deemed to be necessary, for the reasonable conduct of College business.

If a student prefers not to have any of their personal or student information shared with any other third party, including those listed above, the student should submit their



Student Information & Privacy



request to the Registrar's Office at Registrar@theamericancollege.edu. Students should be aware of their employer's tuition payment policies, tuition reimbursement or recognition policies, and their rights with regard to opting out. In addition, students should know that opting out of communications from The College will not apply to correspondence for academic or billing purposes.

Inquiries pertaining to student information sharing should be directed in writing to registrar@theamericancollege.edu.

Contact — Office of the Registrar

Phone: 888-263-7265

Email: registrar@theamericancollege.edu

Hours: Mon–Fri; 8:00 AM-5:00 PM (ET)



Admissions



Students may enroll online or by working with an admissions advisor. Program pages on the college website specify prerequisites, start dates, and exam formats.

At the undergraduate level, The American College of Financial Services offers post-secondary designations (industry-recognized certifications) and is an open-enrollment institution that admits all applicants who have a high school diploma or the equivalent. The College's Huebner School offers eight professional designations for agents and advisors working in the financial services field, as well as an educational program that qualifies students to sit for CFP Board's national certification exam. Students may enroll in a single course or a full program.

At the graduate level, The American College of Financial Services Irwin Graduate School offers a graduate degree, and many graduate-level certificates and admits all applicants who have at least a bachelor's degree. Students may enroll in a single course or a full program.

If the student temporarily halts their progression within their (undergraduate or graduate) program, they may be readmitted by making a contact to Advising@theamericancollege.edu.

By enrolling in a course at The American College of Financial Services all students agree to be bound by the following Admissions Declarations: I agree to be bound by The College Code of Ethics and Procedures and other ethical codes or standards that apply to this designation. I am aware that successfully passing an examination is not the sole requirement for the awarding of a credential and I agree that I shall not be entitled to the credential unless I also meet any experience or ethical standards established by The College. I understand that I must complete the educational requirements for a particular program within three (3) years from the date of the initial course registration in that program. I further understand that upon award of my credential, I will be obligated to comply with the continuing education requirements and pay any associated recertification fees required by The College to maintain use of the credential.



Program Information



Length of Programs

Huebner School designation programs. Range in length from three to eight courses. The duration of each course is approximately 3 to 4 months, but students also complete coursework at their own pace. Most students progress through their declared program one course at a time, taking anywhere from 1 to 3 years to complete the program. Other students progress more rapidly, completing entire programs in under a year. The College's 3-Year Rule requires students to complete their declared designation program within 3 years to maintain the currency of their coursework.

Richard D. Irwin Graduate School programs. Range in length from 10 to 12 courses. The duration of the programs is approximately 2–3 years for most students. Most students progress through their declared program one course at a time, taking anywhere between a year and a half to three years to complete the program. Other students progress more rapidly, completing the entire programs in a little over two years.

Transfer of Prior Learning. You may request transfer of prior coursework that meets grade and recency thresholds (see the [Transfer of Credit](#) and PLA section). Transfer decisions are program-specific and at The College's discretion.

Refunds & Withdrawals. The College publishes [refund policies](#) for non-credit, Huebner School, and Graduate School enrollments. Always consult the current Refund Policy for timing and fee details.

Financial Obligations. Access to materials, exams, and conferral requires that all financial obligations to The College be met.



Undergraduate & Graduate: Support



The Student Experience team is comprised of the Admissions and Enrollment, Academic Advising, and the Registrar's Office, which provides comprehensive support from orientation through conferral.

Admissions & Enrollment	Academic Advising	Office of The Registrar
<p>Admissions and Enrollment Advisors are dedicated to guiding prospective students through every step of the admissions and enrollment processes. They will help you to explore our programs and understand the admissions requirements coupled with personalized support. When you're ready, they will assist you in registering into your course(s) to start your academic journey.</p>	<p>Advisors help you choose learning paths, plan a realistic pace, understand exam formats, leverage College resources (library, Learning Hub, Knowledge Hub+), and stay on track to completion. Contact Academic Advising for guidance on course selection, study planning, and navigating College systems.</p>	<p>The Registrar's team is dedicated to supporting students by providing guidance on academic policies, program requirements, transfer of credit evaluations, and ultimately degree/designation conferrals. The team will ensure that you have the information and resources you need to make informed decisions as you either begin or continue your academic journey with The College.</p>
<ul style="list-style-type: none">• 888-263-7265• Admissions@theamericancollege.edu• Mon-Fri; 8AM-5PM (ET)	<ul style="list-style-type: none">• 888-263-7265• Advising@theamericancollege.edu• Mon-Fri; 8AM-5PM (ET)	<ul style="list-style-type: none">• 888-263-7265• Registrar@theamericancollege.edu• Mon-Fri; 8AM-5PM (ET)



Huebner School Overview



The Huebner School delivers flexible learning designed for working professionals through The College's e-learning platform and exam partnership options. Founded in 1927, by industry pioneer Solomon S. Huebner, The American College of Financial Services has a long history of providing financial services education. The College graduated its first designees in the Chartered Life Underwriter® (CLU®) program in 1928. Since then, The College has awarded more than 200,000+ professional designations to individuals working in financial services, serving as a standard-bearer for quality education in the field.

Professional designations in insurance, financial planning, retirement income, wealth management planning, and agency leadership are offered through The College.

Learning Models: Offerings Vary By Program

- **Personal Pathway®.** A student-centered approach enabling you to select a structured 14-week path or a more self-paced experience within the term, supported by digital materials and discussion spaces.
- **Live Webinars.** Many courses offer live webinar sessions led by faculty or expert instructors to provide structure, interaction, and real-time Q&A.
- **Self-Study.** Courses include digital readings, video lectures, practice questions, and assessments you can complete on your schedule during the term.
- **Advance the Core.** Some programs may include core-concept reinforcement experiences or modules to deepen mastery of foundational topics. When offered, details (format, cadence, and expectations) will be specified in your course syllabus and LMS.
- **Check Your Syllabus.** Specific participation requirements, pacing options, and graded components vary by course and program.

Attendance

Attendance expectations align with your chosen learning path: - Live webinar courses: Attendance and active participation may be required and tracked; makeup expectations are detailed in the syllabus. - Self-paced components: You are responsible for meeting assignment and assessment deadlines published in your course.



Huebner School Overview



Course Access

Access your courses, grades, discussion spaces, and exam readiness tools via your Learning Hub. Course access opens upon enrollment and account activation and remains available per the course schedule and program rules.

Textbooks and Course Materials

Most programs include digital course materials (downloadable content, videos, and practice tools). If a course requires a physical text or additional resources, your course page or syllabus will list them. Always verify in the Learning Hub what is included with tuition and what you may need to purchase separately.

Extensions and Late Assignments

- **Extensions:** Requests may be considered in limited circumstances and must follow the procedure in your syllabus and handbook. Documentation may be required.
- **Late Work:** Late submission penalties or cutoffs are defined in the syllabus. Communicate proactively with your instructor and advising team if issues arise.



Irwin Graduate School Overview



Graduate programs emphasize advanced scholarship, applied research, and leadership. Policies and expectations are detailed in this student handbook.

Course Access

Access your graduate courses, grades, discussion spaces, and exam readiness tools via your Learning Hub. Course access opens upon enrollment and account activation and remains available per the course schedule and program rules.

Textbooks and Course Materials

Most graduate programs include digital course materials (downloadable content, videos, and practice tools). If a course requires a physical text or additional resources, your course page or syllabus will list them. Always verify in the Learning Hub what is included with tuition and what you may need to purchase separately.

Extensions and Late Assignments

- **Extensions:** Requests may be considered in limited circumstances and must follow the procedure in your syllabus and handbook. Documentation may be required.
- **Late Work:** Late submission penalties or cutoffs are defined in the syllabus. Communicate proactively with your instructor and the graduate advising team if issues arise.

Residencies

Some graduate studies may require or offer residencies or intensive experiences. Residency expectations (location, modality, deliverables) appear in your program materials.

Graduate Certificates

The Irwin Graduate School offers graduate-level certificates that can enhance focused expertise or stack into degree pathways. Admissions, grading, and academic standing policies follow Graduate School standards.



Grades and GPA



Course Passing Requirements (Undergraduate/Graduate)

- **Huebner School (undergraduate-level programs):** Minimum passing standards are defined by program and course; courses require a C or higher to earn credit and to meet transfer-equivalency thresholds.
- **Irwin Graduate School (graduate-level programs):** Graduate-level performance standards apply; courses require a B or higher to earn graduate credit and remain in good standing.

Always consult your handbook and syllabus for the official grading scale, grade appeals, and minimums for progression and graduation.

GPA Calculation

The College has adopted a 4.0 grading scale for each course. Note that each TAC course is worth 3 credit hours (Exception: HS 347 which is 4 credit hours). Each letter grade is assigned a numerical value. A grade of:

A	(90-100%) is worth 4 points	D	(60-69%) is worth 1 point
B	(80-89%) is worth 3 points	F	(59% & below) is worth 0 points
C	(70-79%) is worth 2 points		

GPA is computed by multiplying grade points by attempted credit hours for each course to obtain quality points, then dividing total quality points by total attempted credits that count toward GPA. Courses/grades excluded from GPA (if any) are detailed on the transcript.

The GPA for undergraduate-level coursework will be calculated independently of the GPA for graduate-level coursework, and the cumulative GPA will encompass the coursework from both the undergraduate and the graduate levels of coursework, or the entire college experience.

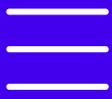


Full-Time Enrollment & Credit Hour Maximum Enrollment



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OF FINANCIAL SERVICES®

Huebner School	Irwin Graduate School
<p>To be considered a full-time enrolled student in Huebner School coursework, a student must take nine (9) credit hours each quarter. The maximum number of credits a student is allowed to take each quarter without permission from the program director is nine (9) credit hours.</p>	<p>To be considered a full-time enrolled student in the Richard D. Irwin Graduate School, a student must take six (6) credit hours each quarter. The maximum number of credit hours a student is allowed to take without permission from the program director is six (6) credit hours.</p>



Exams: Scheduling, Retakes, & Reschedules



Exams are administered online or at authorized testing centers (e.g., Pearson VUE) depending on the program and course. Use the College's exam portal to schedule, reschedule (within posted windows), and view identification, environment, and proctoring requirements. Retake policies, waiting periods, and fees are program-specific; refer to your course page and handbook.

The College permits students to retake an exam for a fee. Students must wait at least two business days before they can reschedule another appointment at a testing center for a failed exam.

If the student fails a Personal Pathway® exam resulting in a failed course grade, students will have a two (2) week grace period from the day that their final grade is calculated to enroll into a 4-week retake window. (The WMCP® Program has a 3-month grace period in which students can enroll into a retake.) The retake exam will be combined with their previously completed coursework. Students can enroll into one retake or reschedule per course. If the student fails the retake, don't sit for the retake, or don't exercise the option to retake within the two (2) week grace period, they'll need to re-enroll in the course at a reduced tuition rate, and they'll be required to complete the coursework again. Please note, the exam score isn't the same as the final course score. Even though the student failed an exam, they may have passed the class because of the points earned in the required coursework. Wait to see what the final course score is to know if there is a need to retake the final exam.

A student who completes all required coursework but does not sit for their final exam will have a three-month grace period from the exam window end date to purchase a reschedule window of four weeks. The rescheduled exam will be combined with the student's previously completed coursework. Students can purchase one retake or reschedule per course.

If a student fails the rescheduled exam, does not sit for the rescheduled exam, or does not exercise the option to purchase a reschedule exam within the three-month grace period, the student must enroll in the course again at a reduced tuition rate and they must complete all required coursework in their new enrollment.



Program Completion & Conferrals



Program Completion & Conferrals

- Designation/Certificate Completion: You must successfully complete all required courses, meet any experience and ethics requirements, and submit any designation application steps shown in your Learning Hub.
- Graduate Degree/Certificate Completion: Meet all credit, GPA, and program requirements.
- Financial Clearance: All balances must be resolved before degrees or credentials are conferred and before transcripts or certificates are released.
- Conferral & Records: The Registrar audits completion and posts the credential; official transcripts are available through the student portal per posted timelines via Parchment credential service.



Academic Policies & Support (A-Z)



Accommodations

Students with verifiable disabilities may request reasonable accommodations. Complete the [accommodations request form](#) and submit documentation to the Office of the Registrar. Early engagement is encouraged to avoid delays.

Academic Integrity & Violations (incl. Plagiarism/Cheating)

Academic integrity violations include plagiarism, unauthorized collaboration, contract cheating, falsification, and misrepresentation. Sanctions range from assignment penalties to suspension or dismissal, depending on severity and program policy. Graduate programs also address responsible use of AI tools (see *Use of AI in Coursework below*).

Academic Standing (Warning/Probation/Suspension)

Academic standing is monitored each term:

- **Warning/Probation:** Issued when performance falls below stated GPA or completion thresholds.
- **Suspension/Dismissal:** May result from continued deficiencies or serious violations.

Academic Warning. Graduate students whose term GPA falls below 3.00 but whose cumulative GPA meets the minimum standard of 3.0 receive an academic warning from the Registrar prior to the following term. Students receiving a warning may continue enrollment without interruption. The warning status serves as an aid in advisement and is an indicator that the student should seek out assistance from their academic advisor so that mutual strategies can be developed and implemented for future success within the program.

Academic Probation. If graduate students' cumulative GPA falls below 3.0, they are placed on probation but may enroll in the subsequent term. Students should contact the department director for their program and/or Academic Advising for advice on improving academic performance. In most instances, graduate students advice on improving academic performance. In most instances, graduate students should repeat courses for which they earned a grade lower than B.



Academic Policies & Support (A-Z)



Academic Suspension. If the cumulative GPA remains below 3.0 at the end of the probationary term, students are suspended from The College for one term. At the end of the suspension, students may re-enroll and have two terms to achieve the required GPA of 3.0 or higher. Failure to achieve an overall cumulative GPA of 3.0 or higher within this timeframe results in permanent suspension. Permanent suspension is reserved for students who continually fail to meet The College's expected performance requirements as measured by GPA.

Academic Support & Learning Resources

- **Learning Hub:** Central access to courses, grades, advising, messages, and transcripts.
- **Knowledge Hub & Webcasts:** Research, insights, and on-demand faculty webcasts that expand learning beyond the classroom.



Appendix (A-Z)



Appeals & Grievances

If a student believes that a final grade does not accurately reflect their coursework in a course, they must first contact their course instructor for possible resolution.

Only the final grade in a course may be appealed; appeals for individual assignments during an active course are not permitted. A grade appeal should be limited to specific charges of unfair action toward the student and may not involve a challenge of the instructor's grading standard. The student has the right to expect thoughtful and clearly defined approaches to course grading, but they must recognize that varied standards and individual approaches to grading are valid. A grade appeal considers whether a grade was determined in a fair and appropriate manner; it does not attempt to grade or regrade individual assignments or projects.

In the appeal, the student will need to substantiate their claim that their final grade represents unfair treatment compared to the standard applied to other students. In the absence of compelling reasons, such as clerical error, prejudice, or capriciousness, the grade assigned by the instructor is to be considered final. In a grade appeal, only arbitrariness, prejudice, and/or error will be considered as legitimate grounds for an appeal.

Students may appeal their instructor's decision by requesting that the Academics department open an official grade appeal. The appeal must be submitted in writing and should include the written correspondence between the student and the instructor regarding the initial request for a review of the student's grade. The request may be sent to The College via surface mail at 630 Allendale Road, Suite 400, King of Prussia, PA, 19406; ATTN: Registrar. It may also be sent via email to registrar@theamericancollege.edu. The Academics department will notify the student of all decisions delivered regarding the student's grade appeal within 7-10 business days.

- No grade appeals will be considered for individual assignments.
- No grade appeals will be considered for courses whose final grade was posted.
- No grade appeals will be considered that are not submitted in writing by email or surface mail.



Appendix (A-Z)



- No grade appeals will be considered for students whose designations and or degrees have already been conferred.

The final decision will be reported to the associate provost and placed in the student's official record by the Office of the Registrar.

Credit Hour Policy

The College follows a credit-hour standard consistent with regional accreditation and the state expectations.

Downloading College Materials

Unauthorized downloading, sharing, or distribution of copyrighted College materials (including videos, e-books, and assessments) is prohibited and may carry academic and legal consequences.

Exceptions to Policy

Students may request exceptions to policy (e.g., deadlines, enrollment windows) through the documented process. Students are required to provide a clear rationale and supporting documentation. Exception requests are reviewed by the appropriate academic and administrative leaders.

Student Grievance Policy

The College is a State Authorization Reciprocity Agreement (SARA) participating institution. As such, students from any state may file complaints.

Students at The American College of Financial Services are entitled to file a grievance. If the student has a grievance, they should try to resolve that with the relevant College representative. If the student is not able to achieve satisfaction, they should file an appeal with the Office of the Registrar at grievance@theamericancollege.edu.

Students who have followed The College's grievance process as described above and still do not feel their concern has been adequately addressed may contact:

- [SARA Student Complaints | NC-SARA](#)
- [Students Complaints | Department of Education | Commonwealth of Pennsylvania](#)



Appendix (A-Z)



Experience Requirements for Designations

Many designations require verifiable professional experience and compliance with The College's code of ethics. Program pages and the FAQ center outline current experience thresholds and attestation steps.

For all Huebner School designations except the WMCP®, 3 years of full-time, relevant business experience is required to earn a designation. The 3-year period must be within the five (5) years preceding the date of the award. Due to differing program structures, the WMCP® requires one (1) year of relevant experience. The following activities meet the business experience requirements for Huebner School certifications:

Insurance and health care

- Field underwriting and management, including sales and service activities; supervision and management of persons involved in sales or services; or staff support of persons in these activities
- Company management and operations in positions involving substantial responsibility

• Financial services and employee benefits

- Client services and related management, including direct contact with clients; supervision and management of persons involved directly in the process of providing financial services or employee benefits; or staff support of persons in these activities
- Financial institution management and operations in positions involving substantial responsibility
- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at a regionally accredited institution of higher education
- Government regulatory service in a related field in a responsible administrative, supervisory, or operational capacity
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar



Appendix (A-Z)



- occupations.

The 3-year period of required experience must be within the five (5) years preceding the date of the award. An undergraduate or graduate degree from an accredited institution of higher education qualifies as one year of business experience. Qualifying part-time business experience is credited toward the 3-year requirement on an hourly basis, with 2,000 hours representing the equivalent of 1 year of full-time experience.

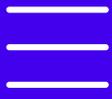
PRP — Professional Recertification Program

Since its founding in 1927, The American College of Financial Services has been committed to serving the public through increasing the knowledge and professionalism of financial advisors. As part of that commitment, every designee of The College agrees to adhere to The College's Code of Ethics, which includes a professional pledge and eight canons that address ongoing education and ethical standards. The College believes that individuals who use our designations to represent their expertise to consumers have an obligation to the public to practice ethically and engage in ongoing professional education, something that is particularly important in today's environment of complex products and regulations.

The College has implemented an expanded Professional Recertification Program (PRP), which builds on the tradition of the long-standing Professional Achievement in Continuing Education (PACE) program. On January 1, 2017, PACE recertification requirements officially transitioned to the expanded Professional Recertification Program (PRP). Designees maintain credentials via annual CE, ethics, and fee requirements through the PRP program. PRP participants receive access to Knowledge Hub+ to meet CE requirements efficiently.

Transfer of Credit and PLA

Students may request transfer credit for prior, comparable coursework meeting grade and recency requirements; decisions are program-specific. Prior Learning Assessment (PLA), where available, recognizes demonstrable, college-level learning aligned to course outcomes. There is no charge to attempt transfer credit review; documentation is required.



College Policies & Support (A-Z)



A consolidated index of policies (Privacy, Terms of Use, Refunds, Credit Hour, Academic Integrity, Sexual Misconduct/Title IX, Campus Security, etc.) is maintained on . Always reference the current online policy.

Campus Security

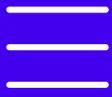
The American College of Financial Services complies with the spirit of The Clery Act by offering an accounting of crime on our campus. The College is committed to creating and maintaining a safe and positive environment for all our students, faculty, employees and visitors to the campus. Individuals are urged to report all incidents they believe potentially endanger the safety or security of any persons on campus. Crimes reported to the local police will be included in the College's annual crime statistics and aid in providing timely notice to the campus community, as appropriate.

Incident Reporting Procedure

Faculty and employees should report campus safety or security incidents to the head of their department or a member of the Human Resources staff. Students or others visiting the college should report incidents to their academic advisor, a faculty member, an area supervisor, or the Human Resources office. College faculty or staff who are advised of an incident must forward the report to The College's Security Officer.

What to do if you experience or witness a crime or other safety or security incident while on campus:

1. If you observe a crime or the threat of a crime that has potential for physical harm, notify the local police immediately by calling 911 (emergency) or (610) 265-3232 (non-emergency).
2. If you report an incident to the local police, you must also report the incident to the Office of Human Resources (human.resources@theamericancollege.edu)[GH19] .
3. For safety or security incidents you feel do not require immediate police involvement, contact the appropriate College staff member (Registrar@TheAmericanCollege.edu).
4. Be prepared to answer all questions concerning the incident and have available as much information as you can provide (e.g. date/time and description of the



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incident, description of anyone involved, description of vehicle or license plate number, if applicable, any other potential witness to the incident, etc.)

Any campus complaint reported to the local police or any complaint reported to the College Security Officer, which results in an investigation, will be recorded in the College incident report log.

Upon resolution of a reported incident, the reporting party will be informed of the resolution. If at that point the reporting party believes the Uniform Crime Reporting Act is being violated, he/she may file a complaint with the Office of the Attorney General and will be provided with the address of the Attorney General's Office.

Continuing Education (CE)

The College offers CE solutions—most notably [Knowledge Hub+](#)—with CFP Board- and College-approved content, automated reporting (where applicable), and new monthly learning. Designees can fulfill annual CE through Knowledge Hub+.

Library Services

Access the **Vane B. Lucas Memorial Library** for journals, eBooks, and research support tailored to financial services coursework and projects. Our digital library provides students, faculty, and alumni with a network of information resources and knowledge services that can support your education and your work as a Financial Services Professional. Our library aggregates our database subscriptions and open-access material for one-stop searching to find full-text articles, business journals, eBooks, and videos. With access to over 26,000 eBooks and 20,000+ journals, you will find all of the latest industry expertise from researchers and thought leaders. Visit the library at the library today to explore our resources and contact library@theamericancollege.edu for assistance.



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Mental Health

As a working professional pursuing one of our designations or degrees, you may experience a range of issues that can cause barriers to learning. These might include strained relationships, anxiety, high levels of stress, substance concerns, feeling down, or loss of motivation. The American College of Financial Services may direct you to the free, confidential mental health services available to you through the Substance Abuse and Mental Health Services Administration (SAMHSA) at p.1-800-662-HELP.

Sexual Misconduct, Harassment, and Retaliation

The College prohibits sexual misconduct and related retaliation. It is the policy of The American College of Financial Services, in working to establish an environment of respect that is conducive to learning for every student, to view sexual misconduct and sexual harassment of students as unacceptable conduct that will not be tolerated. This policy includes all forms of sexual misconduct, sexual harassment, sexual assault, relationship violence, and sexual violence by students, faculty, employees, or third parties while engaged in College activities.

Any violation of trust or any form of sexual intimidation or exploitation jeopardizes the mission of the institution and threatens the educational experience and well-being of students. This institution prohibits all forms of sexual harassment or sexual misconduct by its students and employees. The American College will take appropriate action, as deemed necessary, to prevent and address all such conduct.

The following procedures and guidelines are designed to inform students relative to: (1) the definition of sexual misconduct and sexual harassment and (2) procedures for filing and resolving related complaints. In addition, we provide prevention and educational information to both online and residency students.

Sexual misconduct or harassment of or by students or College employees is unacceptable behavior whether it occurs in an online forum, at a class in an offsite location, or while a student attends a residency on campus at The American College. Any act, comment, or behavior that is of a sexually suggestive or



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harassing nature and that in any way interferes with a student's performance or creates an intimidating, hostile, or offensive environment is strictly prohibited by The American College. Students have the responsibility to bring any such incident (via written or verbal report) to the attention of the appropriate administrator so that the matter can be addressed as quickly as possible. Students who wish to file a report should contact the Vice President of Student Experience (see below for contact information).

There are two categories of sexual harassment:

1. Sexual harassment in which a person in authority (for instance, a faculty member or program administrator) makes sexual demands upon a student in exchange for favors or preferential treatment, and
2. Sexual harassment in which a hostile or uncomfortable environment is created by unwelcome or offensive conduct, language, or interaction of a sexual nature.

Sexual harassment does not require physical contact and could take place in an online environment. A hostile environment may be created by, but not limited to, the following unwelcome and offensive behaviors: repeated and unwelcome sexual advances, comments, physical or electronic contact, jokes, flirtations or any abuse of a sexual nature.

Hostile Environment

A hostile environment is present when unwelcome and demeaning behavior or conduct substantially interferes with a student's learning or performance or creates an intimidating, hostile or offensive situation. For example, the harasser may continually remark on someone's body or clothing, post sexually explicit photos, send texts or online messages with sexual or suggestive content, or make sexually oriented comments. A student, College employee, or third party can create a hostile environment.



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Confidentiality and Reporting

A student who believes he or she has been a victim of sexual misconduct or sexual harassment is urged to report it immediately to Grievances@TheAmericanCollege.edu. If you wish to make an anonymous report, please click "[Make a Report](#)". We treat these reports with the utmost confidentiality because we care about your safety, privacy, and security.

The College is concerned about both safety and the importance of confidentiality. Staff members may be required to share information related to a complaint with a limited group of College officials and/or law enforcement authorities when necessary. In these cases, the information will be shared with as few people as possible, and every effort will be made to maintain confidentiality.

When reporting an incident, it is helpful to provide as much information as possible, including the following:

- A description of the event(s)
- The number of occurrences, with dates and places
- The names of any witnesses
- Any documents or other exhibits, if available

Students may receive guidance, advice, support and/or advocacy from College staff as needed and requested.

Sexual Misconduct Involving Faculty Toward Students

Sexual misconduct complaints involving faculty towards students will be handled in collaboration with Human Resources. The Chief Human Resources Officer will serve as the lead investigator. Both the complainant and the accused will be informed in writing of the outcome of the proceedings.

Retaliation

No student shall be subject to any form of reprisal or retaliation for having made a good faith complaint under The College's Student Policy on Sexual Misconduct and Harassment or for participating in an investigation of such complaint. Appropriate steps will be taken to protect students from retaliation.



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Use of AI in Coursework

The College supports learning innovation while requiring that submissions reflect your own understanding. Unless a course explicitly allows AI tools for specific tasks with proper attribution, representing AI-generated work as your own is an academic integrity violation. Graduate policies additionally outline acceptable and unacceptable AI use cases; always check your syllabus. The AI policy at The American College sets guidelines for academic integrity and the responsible use of AI when permitted in the classroom. These guidelines provide a foundation for students to understand the benefits of AI and assist them in their learning experience while upholding academic honesty and ethical conduct. The AI policy will be reviewed regularly, no less than annually.

The rise of artificial intelligence (AI) is impacting all aspects of student learning. Although AI can help generate ideas and brainstorm, there will be several limitations and situations when AI will be permitted to be used in a classroom setting. This policy covers the use of all Generative AI tools to include, but are not limited to, ChatGPT, Bard, Bing, Claude, etc. Generative AI will be allowed to be used in the classroom only if the instructor explicitly allows Generative AI to be used in the classroom.

The introduction of Generative AI has brought new advances and changes to many industries. AI is changing how we do everyday tasks to medical or financial planning research. Some potential benefits of Generative AI are the efficiency of how work is completed, discoveries, and creativity. The policy emphasizes how AI should be used responsibly in the classroom and in the real world.

However, you must consider that any material generated by these AI programs may be incomplete, inaccurate, or otherwise provide conflicting information. Any information retrieved from AI must be checked through primary and secondary sources that give the most accurate information. All information that is fact-checked must be cited in the most recent APA format for all assignments.

Students who are allowed to use AI programs when permitted by their instructor



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may use them for learning or research purposes, such as:

- Brainstorming ideas
- Summarizing complex information

Unless explicitly allowed in the syllabus, students may not use AI. When allowed, students may not use AI for the following:

- To generate content for graded assignments, as it is not original student work.
- When completing assignments, exams, and quizzes that are part of the course.
- To paraphrase or plagiarize content generated by AI tools without the proper citations.
- To engage in unethical activities that violate academic integrity.

You may not submit any work generated by any AI program as your work; every assignment submitted must be your original work. Work created by AI tools is not original work and will be considered plagiarism.

Responsibilities

The following are the responsibilities that both the students and instructors must follow when engaging or allowing the usage of AI.

Students

- Must understand the policy and guidelines of when AI can be used in a classroom setting.
- Must cite and disclose the use of any AI-based tools for learning or research when permitted by the instructor.
- Always consult their instructor if they have questions or concerns when using AI.
- Instructor
- Can decide whether AI tools will be permitted in the classroom and provide a layout with the limitations of how it should be used for research.
- Can decide when and how AI programs can be used during class lectures or for assignments.
- Instructors can implement restrictions when AI is not allowed for specific assignments or tasks.



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- Instructors will provide resources and guidelines to help students understand the use of AI. The guidelines can include how to use AI ethically and as a tool for learning.

APA

Even if AI is allowed to be used, any ideas generated from AI must be cited in the most recent APA format.

Citing ChatGPT or other AI software, there are several approaches to how it can be noted in APA 7 (Ellis, 2023).

- When referencing the software, the following format must be used:

OpenAI. (2023). ChatGPT (September 15 version) [Large language mode].

<https://chat.openai.com/>

- If you used ChatGPT or other AI software for quick information retrieval or clarification, consider it a “personal communication.”

ChatGPT. (2023, December 29). Personal Communication.

- For in-text citations, follow the following format:

(ChatGPT, personal communication, December 29, 2023).

- (Company, Year)

(OpenAI, 2023)

References

Ellis, M. (2023, July 6). How to cite CHATGPT and AI in APA Format. How to Cite ChatGPT and AI in APA Format | Grammarly Blog.

<https://www.grammarly.com/blog/ai-citations-apa/>